

Information to identify the case:

Debtor 1: Floyd F Virgil
First Name Middle Name Last Name

Social Security number or ITIN: xxx-xx-6353
EIN: -- --

Debtor 2: Francine M Virgil
(Spouse, if filing) First Name Middle Name Last Name

Social Security number or ITIN: xxx-xx-1541
EIN: -- --

United States Bankruptcy Court: District of Nebraska

Date case filed for chapter: 7 5/23/19

Case number: 19-40895-TLS

Official Form 309A (For Individuals or Joint Debtors)

Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Floyd F Virgil	Francine M Virgil
2. All other names used in the last 8 years		
3. Address	540 18th Avenue Sidney, NE 69162	540 18th Avenue Sidney, NE 69162
4. Debtor's attorney Name and address	Andrew Snyder Chaloupka, Holyoke, Snyder 1714 Second Avenue PO Box 2424 Scottsbluff, NE 69363-2424	Contact phone (308) 635-5000 Email: aws@chhsclaw.net
5. Bankruptcy trustee Name and address	Philip M. Kelly Chapter 7 Trustee PO Box 419 105 E. 16th Street Scottsbluff, NE 69363-0419	Contact phone (308) 632-7191

For more information, see page 2 >

6. Bankruptcy Clerk's Office Mailing Address Roman L. Hruska United States Courthouse 111 South 18th Plaza, Suite 1125 Omaha, NE 68102 View online at www.pacer.gov .	Street Address 460 Federal Building 100 Centennial Mall North Lincoln, NE 68508	Office Hours: 8:00 – 4:30 Contact phone (402)437-1625 Date: 5/23/19
7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	July 16, 2019 at 09:00 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: Scottsbluff County Administrative Bldg., Conference Room, 2nd Floor, Gering, NE 69341
8. Presumption of abuse If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.	
9. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: Filing deadline: 9/14/19 You must file a complaint: <ul style="list-style-type: none"> if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none"> if you assert that the discharge should be denied under § 727(a)(8) or (9). 	
	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	
10. Proof of claim Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	
13. Abandonment of Assets	Within 21 days after the § 341(a) meeting is held, the trustee will file with the court a list of property to be abandoned. If no objection to the list is filed within 40 days after the § 341(a) meeting is held, the property will be deemed abandoned without further action by the court. (To determine the date the § 341(a) meeting is actually held, interested parties may contact the office of the U.S. Trustee at (402) 221-4300).	
14. Appointment of Trustee	The trustee named on the front side is the interim trustee appointed by the U.S. Trustee to serve under general blanket bond.	